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ABSTRACT

A method and an arrangement for providing products and services to current electronic funds transaction point of sale (EFTPOS) terminals without compromising the security of payment processing nor having to replace all of the EFTPOS terminals in the EFTPOS system. In one example embodiment, an electronic funds transaction point of sale (EFTPOS) arrangement is configured and arranged for communication via a first secure channel with a financial application hosted by a data processing system of a financial institution. The arrangement is also configured for communication via a second non-secure channel with a vendor application hosted by a data processing system of a vendor and is coupled to a plurality of EFTPOS terminals. The EFTPOS arrangement includes a proxy server configured and arranged to be coupled to the plurality of EFTPOS terminals and to receive sets of data from the vendor application via the non-secure channel. The proxy server is further configured to transmit the data sets to selected ones of the EFTPOS terminals and to receive payment requests from the EFTPOS terminals and transmit the payment requests to the financial application via the secure channel.